



FUND PUBLICATION

SEPTEMBER 2025

Funeral Benefit (Beneficiary Form)

Importance of staying up to date. In line with the requirements of our funeral benefit insurer, members are now required to designate two individuals who are eligible to claim funeral benefits in the event of a member's passing. We are working closely with the employer to facilitate the completion of these updated beneficiary forms. If you have not yet submitted your updated form, we strongly urge you to do so as soon as possible to avoid any delays in benefit processing.

BENEFITS



Understanding Section 37C: Pension Funds Act – Death Claim Investigations

Section 37C of the Pension Funds Act governs how retirement fund death benefits are distributed upon a member's passing. Contrary to popular belief, these benefits do not automatically form part of the deceased's estate and are not solely dictated by a will or nomination form.



Fund's Duty to Investigate

Upon a member's death, the board of trustees is legally required to conduct a thorough investigation to identify all dependants and nominees. This includes legal dependants (e.g. spouse, children), factual dependants (e.g. anyone financially reliant on the member), and nominees.



Fair and Equitable Distribution

The board must then allocate the death benefit in a fair and equitable manner — not necessarily equally — taking into account the financial needs, ages, relationships, and extent of dependency of each beneficiary.



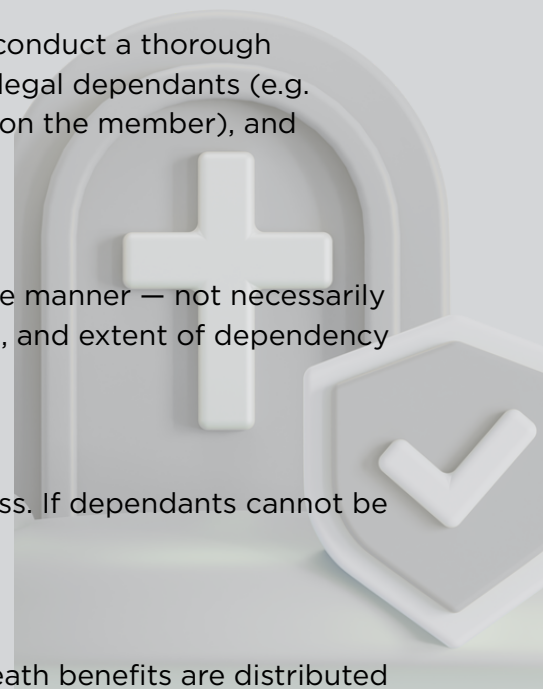
Timeframes

Funds have 12 months from the date of death to complete the process. If dependants cannot be found, benefits may eventually be paid to the estate.



Key Takeaway

Section 37C protects vulnerable dependants and ensures pension death benefits are distributed with compassion and fairness — but it also means delays and investigations are a necessary part of the process.





KZN
MUNICIPAL PENSION FUND
Together We Grow Your Wealth

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Annuitants Divorce Claims Processing - Recent Legislative Changes

**ANNUITANTS
DIVORCE CLAIMS
CHANGES - AS OF
1 SEPTEMBER 2025**



If your divorce date was before 1 September 2024 - there is no divorce claim to be made.



If your divorce date is after 1 September 2024 - claims for divorce are now allowed.



FOR MORE CLARITY ON THIS LEGISLATIVE CHANGE YOU CAN CONTACT THE FRONT OFFICE

How to access your benefit member statement

1. Member Portal

The Fund has an online Member Portal where you can log in and then access your statements. Visit: www.fairsure.co.za In the portal, there is a section relevant to your membership status (active, retiring, etc.) where you can view or download your benefit statement.

To receive your login credentials email info@kznmpf.org and provide your service number or simply call the KZNMPF front office on **0313229001**.

2. Requesting via email

If you can't access the portal, you can contact the Fund and ask for your statement. The dedicated email for statements is: statements@kznmpf.org provide service number when emailing.

3. Front Office or in-house consultation

If you don't have access to email or digital services, you can visit the office:

Address: **The Marine Building, 16th Floor, 22 Dorothy Nyembe Street, Durban.**

